



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
Deutsche Bank National Trust Company, as Trustee, on  
behalf of the holders of the J.P. Morgan Mortgage  
Acquisition Trust 2007-CH5 Asset Backed Pass-Through  
Certificates, Series 2007-CH5

In Re:  
Peter R. Massey  
Debtors.

Order Filed on August 25, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-32825 JKS

Adv. No.:

Hearing Date: 8/12/2021 @ 10:00 a.m..

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: August 25, 2021**

  
Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtor: Peter R. Massey

Case No: 19-32825 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH5 Asset Backed Pass-Through Certificates, Series 2007-CH5, Denise Carlon appearing, upon a certification of default as to real property located at 1450 Palisade Avenue, Fort Lee New Jersey 07024, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert L. Sweeney, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 12, 2021, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due April 2021 through July 2021 for a total post-petition default of \$3,153.03 (1 @ \$765.87, 3 @ \$795.72); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,153.03 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2021, directly to Secured Creditor's servicer, SPS, Inc., P.O. Box 65450, Salt Lake City, ut 841-65-0450 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post-petition fee notice; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.